

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:		
	Steven B. Smith	
Serial No.:	09/870,142	
Filing Date:	May 30, 2001	Art Unit 3692
Title:	METHOD AND SYSTEM OF MANAGING SPENDING THROUGH ACCOUNT ALLOCATION	Conf. No. 4558
Examining Attorney:	Clifford B. Madamba	

AMENDMENT AND RESPONSE

Mail Stop Amendment
Honorable Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner Madamba:

This correspondence is responsive to the Office Action mailed November 10, 2010 for the above-referenced matter. Please amend the patent application as follows:

Amendments to the claims begin on page 2 of this document.

Remarks begin on page 8 of this document.